Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method, for classifying an information record when said record is incomplete; said method comprising:

receiving a record comprising a plurality of variables, wherein said record comprises information for a portion at least some of said variables;

if said record comprises information for all of said variables, using said information with a first classification tool adapted to classify said record; and

if said record comprises information for some, but not all, of said variables, using said information with a second classification tool instead of with said first classification tool to classify said record in response to determining that said first classification tool requires a particular item of information that is missing from said information.

- 2. (Original) The method as recited in Claim 1 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.
- 3. (Original) The method as recited in Claim 2 wherein said first classification tree is computed using a substantially complete set of information for said plurality of variables and wherein said second classification tree is computed using information for a subset of said plurality of variables, wherein said subset does not include said particular item of information that is missing.
- 4. (Previously presented) The method as recited in Claim 3 further comprising:

ranking said plurality of variables according to their respective influence on said classifying; and

grouping said plurality of variables into subsets of variables using said ranking.

- 5. (Previously presented) The method as recited in Claim 4 comprising: computing a classification tree for each one of said subsets.
- 6. (Original) The method as recited in Claim 1 wherein said record comprises customer information for a client, wherein content is selected for delivery to a customer according to said classifying of said record.
- (Previously presented) The method as recited in Claim 1 comprising: substituting a default value for said particular item of information that is missing.
- 8. (Currently amended) A computer system comprising:
 - a bus;
 - a memory unit coupled to said bus; and
- a processor coupled to said bus, said processor for executing a method for classifying an information record when said record is incomplete, said method comprising:

receiving a record comprising a plurality of variables, wherein said record comprises information for a-portionat least some of said variables;

if said record comprises information for all of said variables, using said information with a first classification tool adapted to classify said record; and

if said record comprises information for some, but not all, of said variables, using said information with a second classification tool instead of with said first classification tool to classify said record in response to determining that said first classification tool requires a particular item of information that is missing from said information.

- 9. (Original) The computer system of Claim 8 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.
- 10. (Original) The computer system of Claim 9 wherein said first classification tree is computed using a substantially complete set of information for said plurality of variables and wherein said second classification tree is computed using information for a subset of said plurality of variables, wherein said subset does not include said particular item of information that is missing.
- 11. (Previously presented) The computer system of Claim 10 wherein said method further comprises:

ranking said plurality of variables according to their respective influence on said classifying; and

grouping said plurality of variables into subsets of variables using said ranking.

- 12. (Previously presented) The computer system of Claim 11 wherein said method comprises:
 - computing a classification tree for each one of said subsets.
- 13. (Original) The computer system of Claim 8 wherein said record comprises customer information for a client, wherein content is selected for delivery to a customer according to said classifying of said record.
- 14. (Previously presented) The computer system of Claim 8 wherein said method comprises:

substituting a default value for said particular item of information that is missing.

15. (Currently amended) A computer-usable medium having computerreadable program code embodied therein for causing a computer system to perform a method comprising:

receiving a record comprising a plurality of variables, wherein said record comprises information for a-portion-at least some of said variables;

if said record comprises information for all of said variables, using said information with a first classification tool adapted to classify said record; and

if said record comprises information for some, but not all, of said variables, using said information with a second classification tool instead of with said first classification tool to classify said record in response to determining that said first classification tool requires a particular item of information that is missing from said information.

- 16. (Original) The computer-usable medium of Claim 15 wherein said first classification tool and said second classification tool are a first classification tree and a second classification tree, respectively.
- 17. (Original) The computer-usable medium of Claim 16 wherein said first classification tree is computed using a substantially complete set of information for said plurality of variables and wherein said second classification tree is computed using information for a subset of said plurality of variables, wherein said subset does not include said particular item of information that is missing.
- 18. (Previously presented) The computer-usable medium of Claim 17 wherein said computer-readable program code embodied therein causes a computer system to perform said method comprising:

ranking said plurality of variables according to their respective influence on a classification of said record; and

grouping said plurality of variables into subsets of variables using said ranking.

19. (Previously presented) The computer-usable medium of Claim 18 wherein said computer-readable program code embodied therein causes a computer system to perform said method comprising:

computing a classification tree for each one of said subsets.

- 20. (Original) The computer-usable medium of Claim 15 wherein said record comprises customer information for a client, wherein content is selected for delivery to a customer according to a classification of said record.
- 21. (Previously presented) The computer-usable medium of Claim 15 wherein said computer-readable program code embodied therein causes a computer system to perform said method comprising:

substituting a default value for said particular item of information that is missing.

22. (Currently amended) A method for classifying an information record when said record is incomplete, wherein said record that comprises a plurality of variables, said method comprising:

ranking said plurality of variables according to their respective influence on said classifying;

grouping said plurality of variables into subsets of variables using said ranking, wherein a classification tree is computed for each of said subsets;

receiving a record comprising information for a portionat least some of said variables associated with said record and, if said record comprises information for all of said associated variables, of said using said information with a first classification tree adapted to classify said record, wherein said first classification tree is based on a substantially complete set of information for said plurality of variables; and

if said record comprises information for some, but not all, of said associated variables, using said information with a second classification tree instead of with said first classification tree to classify said record when said first

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classification tree requires a particular item of information that is missing from said information, wherein said second classification tree is based on information for one of said subsets of variables, wherein said one of said subsets does not include said particular item of information that is missing.